

**BARKMAN, GARY A.**

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**Subject:** FW: Invoice as discussed

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**From:** Kate Larman [mailto:katelarman@gmail.com]  
**Sent:** Thursday, September 01, 2016 11:23 AM  
**To:** BARKMAN, GARY A.; jason@canadaliquidationsales.com  
**Subject:** RE: Invoice as discussed

Hi Gary,

My apologies. We have never dealt with anyone in Tennessee no.

Canada Liquidation Sales buys and sells unwanted merchandise returns, and over stock items from major retailers such as department stores and online retailers. We buy by the truckload and sell by the skid and/or truck load.

We do not sell pieced items, and definitely have never sold musical instruments in this capacity.

I can confirm that we have certainly never had an invoice in that large of an amount. As our annual sales are generally around \$1,000,000 annually.

Thanks,

Kate Larman  
Canada Liquidation Sales

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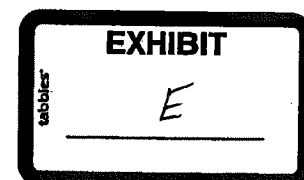
**From:** BARKMAN, GARY A. [mailto:GBARKMAN@HANOVER.COM]  
**Sent:** September 1, 2016 11:11 AM  
**To:** Kate Larman <katelarman@gmail.com>; jason@canadaliquidationsales.com  
**Subject:** RE: Invoice as discussed

Kate,

Thank you for taking the time to review this. I would like, if possible, clarity on a couple of the email items below:

1. This loss occurred in Tennessee, not Texas as you reference. Is it also true that you have not done any business with anyone in Tennessee?
2. Can you describe your business operations, to the point only of the products you sell? Further, whether or not you have ever sold used musical equipment?
3. Jason email states that, "C) We have invoiced anyone for that large amount". Should this reach that you have "never" invoiced anyone for that large amount?

Gary A. Barkman



Executive General Adjuster  
The Hanover Insurance Group  
PO Box 2226  
Forest, VA 24551

Office/Cell (276)494-4047  
Fax ((508)926-5788



*"Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects that person to criminal and civil penalties (In Oregon, the aforementioned actions may constitute a fraudulent insurance act which may be a crime and may subject the person to penalties). (In New York, the civil penalty is not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation)."*

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**From:** Kate Larman [<mailto:katelarman@gmail.com>]  
**Sent:** Thursday, September 01, 2016 10:46 AM  
**To:** [jason@canadaliquidationsales.com](mailto:jason@canadaliquidationsales.com); BARKMAN, GARY A.  
**Subject:** RE: Invoice as discussed

Good morning Gary,

I have attached w a sample invoice from Canada Liquidation Sales (46 Turner Cres St. Catharines ON).

Our offices are only in St. Catharines Ontario Canada and we have never dealt with anyone from Texas.

I can confirm that we have never used credit cards in the 3.5 years I have been working for the company, and our invoice will show that as well.

We only accept wire transfers and email transfers.

Please email me directly if there are any other questions.

Thanks,

Kate Larman  
Canada Liquidation Sales

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**From:** [jason@canadaliquidationsales.com](mailto:jason@canadaliquidationsales.com) [<mailto:jason@canadaliquidationsales.com>]  
**Sent:** September 1, 2016 10:31 AM  
**To:** [GBARKMAN@HANOVER.COM](mailto:GBARKMAN@HANOVER.COM); 'Kate Larman' <[katelarman@gmail.com](mailto:katelarman@gmail.com)>  
**Subject:** FW: Invoice as discussed  
**Importance:** High

Kate

I just spoke with Gary from The Hanover Insurance Group.

Can you please help him out. See the attached Invoice. Please let it be known that

- A) We have never dealt with Anyone in TN
- B) We have never sold that type of equipment
- C) We have invoiced anyone for that large amount
- D) Our invoices do not look like that (send him a copy of our invoice please)
- E) We have not accepted credit card in over 3 years.

And anything else that can help him out.

Thanks

**From:** BARKMAN, GARY A. [mailto:GBARKMAN@HANOVER.COM]

**Sent:** September 1, 2016 10:24 AM

**To:** [jason@canadaliquidationsales.com](mailto:jason@canadaliquidationsales.com)

**Subject:** Invoice as discussed

**Importance:** High

Gary A. Barkman  
Executive General Adjuster  
The Hanover Insurance Group  
PO Box 2226  
Forest, VA 24551

Office/Cell (276)494-4047  
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**The**  
**Hanover**  
Insurance Group\*

*"Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects that person to criminal and civil penalties (In Oregon, the aforementioned actions may constitute a fraudulent insurance act which may be a crime and may subject the person to penalties). (In New York, the civil penalty is not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation)."*

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46 Turner Cres  
St. Catharines, Ont  
L2P 2H6

**INVOICE** 

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ Prov \_\_\_\_\_  
Phone \_\_\_\_\_

Date	
Invoice #	
Rep	Jason
FOB	My Warehouse

### Payment Details

Wire Transfer  
Certified Cheque/  
Email Money Trasfer

Taxes	HST	\$0.00
	<b>TOTAL</b>	<b>\$0.00</b>

**HST # 868252321**

Office Use Only

*All merchandise is returned/salvage unless other wise stated above. The customer understands and agrees to accept all risks when purchasing these goods. Returns/ Salvage could be damaged, not working, not salvageable or missing parts. Your payment of this invoice constitutes your acceptance of all terms. Payments made by wire transfer. All freight charges are the responsibility of the consignee. You have entered into this agreement with the knowledge & understanding there is certain amount of RISK with this business. You accept this risk & hold harmless Canada Liquidation Sales, its officers, employees and associates. Further you agree that exclusive jurisdiction & venue for any dispute shall be in St. Catharines, Ontario, Canada.*

**Canadian Wire To: Royal Bank of Canada**

**Account #1014430 Transit # 04222 Institution # 003 Swift Code #**

**ROYCCAT2** 80 King St, St. Catharines, Ontario L2R 7G1